

Amendments to the ClaimsIn the claims:

This listing of claims will replace all prior versions and listings of claims in the application:

- 1 1-44. (canceled).
- 1 45. (currently amended) A method for automated authentication, authorization and accounting
2 for financial transactions implemented using a ~~computer-based~~ data processing system,
3 comprising:
4 establishing an authentication record ~~using the computer-based~~ in the data processing
5 system for a predicted transaction by a particular account holder, the predicted transaction having
6 a predicted transaction amount and a transaction time parameter, and an authenticated transaction
7 signature for presentation upon execution of the predicted transaction;
8 establishing an authorization record ~~using the computer-based~~ in the data processing
9 system for a particular transaction indicating an actual transaction amount, an actual transaction
10 time and a presented transaction signature;
11 ~~reading-matching~~ the authorization record ~~and with~~ the authentication record ~~using the~~
12 ~~computer-based~~ in the data processing system, ~~and determining to-determine~~ whether the
13 presented transaction signature in the authorization record matches the authenticated transaction
14 signature in the authentication record for the predicted transaction, the actual transaction amount
15 in the authorization record matches the predicted transaction amount in the authentication record
16 and the actual transaction time in the authorization record matches the transaction time parameter
17 in the authentication record; and
18 reconciling the predicted transaction amount and the actual transaction amount ~~using the~~
19 ~~computer-based~~ in the data processing system for the particular account holder.
- 1 46. (original) The method of claim 45, including:
2 storing the authentication record in a database including a plurality of authentication
3 records for other predicted transactions.

1 47. (original) The method of claim 45, wherein the time parameter comprises a time value
2 indicated when the authorization record was created.

1 48. (original) The method of claim 45, wherein said matching includes determining whether the
2 actual transaction time falls within a time interval indicated by the transaction time parameter.

1 49. (currently amended) The method of claim 45, wherein ~~the computer-based data processing~~
2 ~~system includes a financial transaction server, and~~ establishing an authentication record includes:
3 establishing a communication session between the particular account holder and the data
4 processing system financial transaction server;

5 ~~at the server,~~ accepting an account number and an identification number for the particular
6 account holder in the data processing system via the communication session;

7 ~~at the server,~~ accepting the predicted transaction amount in the data processing system via
8 the communication session; and

9 ~~at the server,~~ producing the transaction signature in the data processing system.

1 50. (original) The method of claim 49, including prompting the particular account holder to
2 supply a combination of digits from a personal identification code, wherein the combination does
3 not include all of the personal identification code.

1 51. (currently amended) The method of claim 45, wherein ~~the computer-based data processing~~
2 ~~system includes a financial transaction server, and~~ establishing an authorization record includes:
3 establishing a communication session between a party to the particular transaction and
4 the data processing system financial transaction server; and

5 ~~at the server,~~ accepting the presented transaction signature and the actual transaction
6 amount in the data processing system via the communication session.

1 52. (currently amended) The method of claim 51, including accepting identification of the party
2 ~~at the server~~ in the data processing system via the communication session.

1 53. (currently amended) The method of claim 52, including maintaining a list of authorized
2 parties in the data processing system, and including ~~wherein said matching includes determining~~

3 whether the identification of the party accepted via the communication session indicates a party
4 in the list of authorized parties.

1 54. (original) The method of claim 51, wherein said establishing an authorization record does not
2 require identification of the particular account holder.

1 55. (currently amended) The method of claim 45, wherein ~~the computer-based data processing~~
2 ~~system includes a financial transaction server, and~~ establishing an authentication record includes:
3 establishing a communication session between the particular account holder and the data
4 processing system ~~financial transaction server;~~

5 accepting an account number in the data processing system via the communication
6 session;

7 prompting the particular account holder via the communication session to supply a static
8 identification number and a dynamically identified combination of digits from a personal
9 identification code, wherein the combination does not include all of the personal identification
10 code;

11 accepting the predicted transaction amount in the data processing system via the
12 communication session; and

13 producing the transaction signature and sending the transaction signature to the particular
14 account holder.

1 56-57. (canceled).

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